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PATENT  
Attorney Docket No.: 92654-004-401

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of :

James G. GATTO

Serial No.: 09/922,935

Filed: August 7, 2001

For: ELECTRONIC FUND TRANSFER  
OR TRANSACTION SYSTEM

Group Art Unit: 2876

Examiner: Karl D. Frech

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TECHNOLOGY CENTER 2800

Commissioner for Patents  
Washington, D.C. 20231

**RESPONSE TO OFFICE ACTION DATED MAY 8, 2002**

Sir:

In response to the Office Action dated May 8, 2002, please amend the above-identified application as follows:

**IN THE SPECIFICATION:**

Please amend the Specification as set forth below:

Applicants present a **clean version** of the changes to the Specification in **Attachment A**.

Please amend the second paragraph at page 10, line 9, as follows:

According to one embodiment, the transaction network system preferably is operable by use of user identification technique such as an identification (ID) card 30 unique to each user or account. Preferably the ID card comprises a plastic card having the ability to store information.

As described elsewhere herein, other ID mechanisms may be used. For simplicity, various



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